

# Everything You Need to Know (and Ask Your Builder) Before Buying New Construction

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The questions I'd ask before you sign anything, from a Bend realtor with 15+ years of building experience.

New construction is awesome. Brand-new everything, nobody else's mess. But the builder's sales team works for the builder. Take this to every model home and check things off as you go. *Shaded lines are reminders for you, not questions for the builder.*

## 1 LOT & COMMUNITY

- ☐ What's the lot premium on this lot vs. a standard lot, and why? (view, size, corner, backs to open space)
- ☐ What's planned behind and next to this lot? Can you show me the future phases on the site plan?
- ☐ Is that view protected, or could a future home or phase block it?
- ☐ How does water drain off this lot? Which way does the grade slope, and where do the downspouts go?
- ☐ What are the HOA dues today, and what's projected once the builder hands the HOA to owners?
- ☐ Can I get the CC&Rs, HOA budget, and design rules *before* I sign? (fences, RVs, ADUs, rentals, paint, solar)
- ☐ Which amenities are finished, and which are only "planned"? Are they guaranteed in writing?
- ☐ How long will construction keep going around me? (dust, noise, trucks, work hours)

## 2 TIMELINE & CONTRACT

- ☐ How much is the deposit / earnest money, and when is it refundable vs. non-refundable?
- ☐ Is the completion date an estimate or a commitment? What do I get if it slips? (rate-lock extension, credits, right to cancel)
- ☐ Are upgrade or design deposits refundable if the deal falls apart?
- ☐ How do change orders work: deadlines, fees, and who signs off on them?
- ☐ Can the builder change materials, specs, or the price after I sign?
- ☐ What contingencies can I have? (financing, appraisal, sale of my current home, inspection)
- ☐ If the home appraises low, who covers the gap?
- ☐ Under what conditions can I cancel, and what do I lose if I do?
- ☐ Can my agent and attorney review the builder's contract before I sign? (It's the builder's contract, written to protect the builder.)
- ☐ What's your Oregon CCB license number? (*I look it up on the Oregon Construction Contractors Board site.*)

## 3 SPECS & UPGRADES

- ☐ What exactly is standard in *this* price? Can I get the spec sheet in writing? (Model homes are usually loaded with upgrades.)
- ☐ What's the design center allowance, and what does a typical buyer actually spend there?
- ☐ Which upgrades are worth doing now (structural, electrical, plumbing, outlets, blocking for TVs) vs. cheaper to do after closing (paint, lighting, hardware, some flooring)?
- ☐ Do upgrades get rolled into the price, and will they appraise?
- ☐ What insulation goes in the walls, attic, and floors, and what are the R-values?
- ☐ What HVAC system is it (furnace, heat pump, AC included?), and how was it sized for this home?
- ☐ Is there an energy rating or blower-door test result I can see?
- ☐ Are landscaping, fencing, window coverings, and appliances included?

## 4 FINANCING

- ☐ What incentive comes with your preferred lender, and what exactly does it cover? (rate buydown, closing costs, upgrades)
- ☐ Is that incentive only available if I use your lender? Can I get it as a price reduction instead?
- ☐ Do I have to use your title company, too?
- ☐ **FOR YOU** Get a Loan Estimate from the builder's lender AND at least 1 outside lender, then compare the rate, APR, fees, and points side by side.
- ☐ How long is my rate locked, and who pays if the build runs past the lock?
- ☐ Is the incentive tied to a closing date? What happens to it if the build is delayed?

## 5 INSPECTIONS & WALKTHROUGHS

- ☐ Can I bring my own independent inspector to a pre-drywall inspection and to a final inspection?
- ☐ **YOUR INSPECTOR CHECKS** *drainage and grading, insulation, HVAC and ductwork, roof and flashing, windows, plumbing leaks, crawlspace or foundation.*
- ☐ **FOR YOU** Remember that passing a city or county inspection just means it meets the code minimum. It doesn't tell you the home was built well.
- ☐ When is the blue-tape walkthrough, and can my agent and inspector come?
- ☐ Who owns the punch list, and what's the deadline to finish it? Is it done before closing, or tracked in writing after?
- ☐ Will you put the incomplete items in writing before I close?

## 6 WARRANTY & AFTER CLOSING

- ☐ What does the warranty cover, and for how long? (Common setup: 1 year on workmanship, 2 on systems, 10 on structure. Confirm what *this* builder offers.)
- ☐ Is it the builder's own warranty or a third-party warranty company?
- ☐ Who do I call, how do I submit a claim, and how fast do you respond?
- ☐ Is there an 11-month walkthrough before the 1-year warranty runs out?
- ☐ What's specifically excluded? (settling cracks, landscaping, drainage after grading, "normal" shrinkage)
- ☐ **FOR YOU** Know that a warranty fixes problems later. It doesn't replace an inspection now.
- ☐ Can I get the maintenance schedule and the manuals for the appliances and systems?

## 7 BEND & CENTRAL OREGON NOTES

- ☐ **Freeze:** How are the hose bibs, irrigation, and any exposed or crawlspace plumbing protected from hard freezes? When does the builder blow out the irrigation for the first winter?
- ☐ **Snow & ice:** How do the roof design and gutters handle snow load and ice dams? Which way do the driveway and entry face? (Shaded north-facing entries can stay icy all winter.)
- ☐ **Drainage:** How does stormwater leave the lot? Is there a drywell or retention area, and who maintains it?
- ☐ **Wildfire:** What landscaping is planned around the home, and how close do plants, bark mulch, and fences come to the house? What roofing, vents, and siding is the home built with? (*Ask about defensible space. Don't assume it.*)
- ☐ **Insurance:** **FOR YOU** Get a homeowners insurance quote early, before you're past the point of no return.
- ☐ **Radon:** Is a radon mitigation system included, or roughed in? (*Consider testing after you move in.*)
- ☐ **Utilities:** Is the home on city sewer and water, or a septic system and well? (This is common just outside city limits.)
- ☐ **Smoke season:** Is there an HVAC filtration upgrade (MERV rating) or a fresh-air system?

### Why bring your own agent to a new build?

The friendly person in the model home is great, but they represent the builder. Your own agent is there for *you*: comparing lot premiums and incentives, reviewing the builder's contract, pushing back on delays, and showing up to the blue-tape walkthrough. One big heads-up: **many builders require your agent to be with you (or registered) on your very first visit**, or you can lose the right to representation on that home. So bring them from day one. And ask how buyer agent compensation is handled on this build, so there are no surprises.

**Two weeks, two months, or two years out, give me a call. Happy to walk models with you.**